B 1 (Official F@ 15:37:03 Desc Main United States Bankruptum Centre Page 1 of 47 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Farmer, Danielle, Rae Farmer, Edward, Michael All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): **Danielle Schweiger** Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 7612 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1481 Cambria Dr. #2 3301 N. Plainfield De Kalb, IL Chicago, IL ZIP CODE ZIP CODE 60634 60115 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook De Kalb Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 406 Glendale Blvd #1D Valparaiso, IN ZIP CODE ZIP CODE 46383 ocation of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check **one** box.) ☐ Health Care Business Chapter 15 Petition for Chapter 7 V Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily Debts are primarily consumer (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors V  $\Box$  $\Box$  $\Box$ 100-200-10,001-50-1.000-5.001-25.001-50.001-Over 49 199 999 99 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets  $\Box$ \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$500,000,001 \$0 to More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$0 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 to \$1 billion billion million million million million million

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Voluntary Peti		Nanage 2 of s 47	
(This page must	be completed and filed in every case)	Edward Michael Farmer, Danielle Rae l	Farmer
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)	
Location Where Filed:	NONE	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ad	lditional sheet)
Name of Debtor: <b>NONE</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
10Q) with the Secur of the Securities Exc	Exhibit A  Selection of the periodic reports (e.g., forms 10K and critical and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	isumer debts) ing petition, declare that I seed under chapter 7, 11, xplained the relief
Exhibit A is a	ttached and made a part of this petition.	X s/Daniel K. Robin	10/26/2009
		Signature of Attorney for Debtor(s) <b>Daniel K. Robin</b>	Date <b>2354705</b>
	Ex	hibit C	2334703
	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public heal	th or safety?
	Exh	nibit D	
(To be completed by	y every individual debtor. If a joint petition is filed, each spouse mus	t complete and attach a separate Exhibit D.)	
<b>✓</b> Exhibit D	completed and signed by the debtor is attached and made a part of ti	his petition	
_		s pection.	
If this is a joint petit	tion:		
✓ Exhibit D	also completed and signed by the joint debtor is attached and made	a part of this petition.	
		ding the Debtor - Venue applicable box)	
☑	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		ays immediately
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	t is a defendant in an action or proceeding [in a federal	
		des as a Tenant of Residential Property oplicable boxes.)	
	Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).	
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the
	Debtor has included in this petition the deposit with the court of an filing of the petition.	ny rent that would become due during the 30-day period	l after the
	Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(l)).	

Voluntary Petition Document	Nanage 3 of 47
(This page must be completed and filed in every case)	Edward Michael Farmer, Danielle Rae Farmer
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	
	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only <b>one</b> box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Edward Michael Farmer	X Not Applicable
Signature of Debtor Edward Michael Farmer	(Signature of Foreign Representative)
X s/ Danielle Rae Farmer	
Signature of Joint Debtor Danielle Rae Farmer	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
10/26/2009	Date
Date Signature of Attorney	Cimpleman & Nov. Attanton D. Atting Downson
X s/Daniel K. Robin	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the
Daniel K. Robin Bar No. 2354705	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount
Daniel K. Robin Ltd. 2354705	before preparing any document for filing for a debtor or accepting any fee from the debtor,
Firm Name	as required in that section. Official Form 19 is attached.
121 S. Wilke Rd. Suite 201	
Address	Not Applicable
Arlington Heights, IL 60005	Printed Name and title, if any, of Bankruptcy Petition Preparer
(847)670-9100 (847) 398-8377	
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of
10/26/2009	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date *In a case in which \$ 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
	X Not Applicable
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the	Date
debtor.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	<b>Edward Michael Farmer</b>	Danielle Rae Farmer	Case No.	
		Debtors		
			Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 13,926.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 15,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 6,032.74	
F - Creditors Holding Unsecured Nonpriority Claims	YES	10		\$ 220,795.23	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,515.83
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 3,255.00
TOTAL		23	\$ 13,926.00	\$ 241,827.97	

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Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	<b>Edward Michael Farmer</b>	Danielle Rae Farmer	Case No.	
		Debtors	Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

	If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code	e (11 U.S.C
§ 101(8)),	), filing a case under chapter 7, 11 or 13, you must report all information requested below.	

\_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 6,032.74
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 6,032.74

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,515.83
Average Expenses (from Schedule J, Line 18)	\$ 3,255.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 3,155.99

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### United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	<b>Edward Michael Farmer</b>	Danielle Rae Farmer	C	Case No.	
		Debtors	, C	Chapter	7

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$8,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 6,032.74	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$220,795.23
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$228,795.23

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B6A (Official Form 6A) (12/07)

In re:	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
		Debtors		(If known)

# **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

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**B6B (Official Form 6B) (12/07)** 

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
		Debtors	,	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

			1	1
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		nominal cash	J	75.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking at Chase	Н	3,000.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking Fifth 3rd Bank	W	100.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	х			
Household goods and furnishings, including audio, video, and computer equipment.		misc furniture furishings and electronics	J	500.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	X			
6. Wearing apparel.		clothing	J	300.00
7. Furs and jewelry.		wedding bands	J	300.00
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		work supplied life insurance	w	1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		La Petit 401k plan	W	150.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	<b>Edward Michael Farmer</b>	Danielle Rae Farmer	Case No.	
		Debtors		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

_			1	
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Dodge Dakota	Н	2,500.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Pontiac G6	W	7,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			

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inial Farm CD) (42/07) Cant		Document	Page 10 of 47	

B6B (Official Form 6B) (12/07) -- Cont.

n re	<b>Edward Michael Farmer</b>	Danielle Rae Farmer	Case No.	
		Debtors	,	(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	\$ 13,926.00			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
		Debtors		(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1999 Dodge Dakota	735 ILCS 5/12-1001(c)	2,500.00	2,500.00
checking at Chase	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
checking Fifth 3rd Bank	735 ILCS 5/12-1001(b)	100.00	100.00
clothing	735 ILCS 5/12-1001(a),(e)	300.00	300.00
La Petit 401k plan	735 ILCS 5/12-704	150.00	150.00
misc furniture furishings and electronics	735 ILCS 5/12-1001(b)	500.00	500.00
wedding bands	735 ILCS 5/12-1001(a),(e)	300.00	300.00

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B6D (Official Form 6D) (12/07)

In re	<b>Edward Michael Farmer</b>	Danielle Rae Farmer	,	Case No.	
		Debtors	<u>.</u>		(If known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 502-3150002632-9001  Wells Fargo Auto Finance P.O. Box 29704  Phoenix, AZ 85038-9704		w	2006 Pontiac G6 VALUE \$7,000.00				15,000.00	8,000.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 15,000.00	\$ 8,000.00
\$ 15,000.00	\$ 8,000.00

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B6E (Official Form 6E) (12/07)

In re

adjustment.

**Edward Michael Farmer** Danielle Rae Farmer

(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or sonsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
Ŋ	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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B6E (Official Form 6E) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Pae Farmer	Case No.	
	Lawara Michael Farmer			(If known)
		Debtors		

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Dept. of Defense c/o Divesified Collection Services P.O. Box 9046 Pleasanton, CA 94566-9046		Н					6,032.74	6,032.74	\$0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

(Totals of this page)

Subtotals >

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 6,032.74	\$ 6,032.74	\$ 0.00
\$ 6,032.74		
	\$ 6,032.74	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
		Debtors	-,	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule  ${\sf F}.$ 

<u> </u>							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>47007</b>		J					1,237.19
AmerenIP PO Box 66884 St Louis, MO 63166			consumer				
ACCOUNT NO. 195302126		н					3,578.68
American Express c/o Mann Bracken LLP Two Irvington Centre 702 King Farm Blvd Rockville, MD 20850-5775			consumer				
ACCOUNT NO. XXXX0065		Н					310.10
American General Finance 2 Airline Dr. Suite 600 PO Box 707 Bloomington, IL 61702-0707	American General Finance 2 Airline Dr. Suite 600 PO Box 707		consumer				
ACCOUNT NO. 3824328247PA0		н					12,551.00
Bank of America 501 Bleecker St. Utica, NY 13501-2401			student loan				
ACCOUNT NO. 3824328247PA0xxxx		Н					25,528.00
Bank of America 501 Bleecker St New York, NY 13501-2401			student loan				

10 Continuation sheets attached

43,204.97 Subtotal > (Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
		Debtors	•	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX 8111		w					6,886.00
Capital One P.O. Box 5155 Norcross, GA 30091			consumer				
ACCOUNT NO. 010102421		н					1,277.32
Capital One Bank c/o Client Services, Inc. 3451 Harry Truman Blvd St Charles, MO 63301-4047		consumer				,	
ACCOUNT NO. <b>00251</b>		w					109.50
Centegra HealthSystem Woodstock - South Street PO Box 1990 Woodstock, IL 60098-1990			medical				
ACCOUNT NO. 00343		w					268.00
Centegra HealthSystem Woodstock - South Street PO Box 1990 Woodstock, IL 60098-1990		medical					
ACCOUNT NO. <b>00733</b>		w	-				938.00
Centegra HealthSystem Woodstock - South Street PO Box 1990 Woodstock, IL 60098-1990			medical				

Sheet no.  $\underline{1}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 9,478.82

Total > chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-40193 Doc 1 Filed 10/26/09 Entered 10/26/09 15:37:03 Desc Main Document Page 17 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
			(If known)	
		Dobtors	(II KNOWN)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Centegra HealthSystem Woodstock - South Street PO Box 1990 Woodstock, IL 60098-1990		W	medical				24.58
Centegra HealthSystem Central Hospital - Woodstock PO Box 1990 Woodstock, IL 60098-1990		w	medical				1,966.80
ACCOUNT NO. XXXX 7393 W  Chase P.O. Box 15298 Wilmington, DE 19850-5298		consumer				4,392.27	
ACCOUNT NO.		Н	consumer				204.11
ACCOUNT NO. xxxx 4311  Chase P.O. Box 15298 Wilmington, DE 19850-5298		Н	consumer				4,734.66

Sheet no.  $\underline{2}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

11,322.42 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
			(If known)	
		Dobtors	(II KNOWN)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 35278988680		w					11,609.00
Chase Student Loan Servicing PO Box 523 Madison, MS 39103			student Ioan				
ACCOUNT NO. 35278988681		w					6,132.00
Chase Student Loan Servicing PO Box 523 Madison, MS 39103			student loan				·
ACCOUNT NO. <b>09 CH 118</b>		J					1.00
CitiMortgage c/o Ira T. Nevel 175 N. Franklin Suite 201 Chicago, IL 60606			home loan forclosure sale has already taken place; deficiency balance if any is unknown				
ACCOUNT NO. <b>37318</b>		w					143.98
City of Bloomington Water Department 603 W. Division St. Bloomington, IL 61701			consumer				
ACCOUNT NO. XXXX 1812		w					2,745.46
Commerce Bank PO Box 419248 Kansas City, MO 64141-6248			consumer				

Sheet no.  $\underline{3}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 20,631.44

Total > \$ chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-40193 Doc 1 Filed 10/26/09 Entered 10/26/09 15:37:03 Desc Main Document Page 19 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
		Debtors	(If kno	wn)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX 1671		Н					760.58
Commerce Bank PO Box 419248 Kansas City, MO 64141-6248			consumer				
ACCOUNT NO. 343847xxxx		Н					28,227.00
Direct Loans PO Box 7202 Utica, NY 13504-7202			student loan				ŕ
ACCOUNT NO. 343847xxxx		w	<del>-</del>				11,132.00
Direct Loans PO Box 7202 Utica NY 13504-7202			student loan				·
ACCOUNT NO. 343847xxxx		Н					41,000.00
Direct Loans PO Box 7202 Utica, NY 13504-7202		student loan					
ACCOUNT NO. XXXX 7083		w					8,780.84
Discover P.O. Box 30943 Salt Lake City, UT 84130			consumer				

Sheet no.  $\underline{4}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

89,900.42 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
			(If known)	
		Dobtors	(II KNOWN)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0292824		Н					225.88
Dish Network Dept 0063 Palatine, IL 60055-0063			consumer				
ACCOUNT NO. XXXXX313988		w					315.00
Emergency Treatment, S.C. 900 Jorie Blvd. Suite 220 Oak Brook, IL 60523		1	medical				
ACCOUNT NO. XXXX4575		н					891.79
GE Money Bank c/o Enhanced Recovery Corporation 8014 Bayberry Rd Jacksonville, FL 32256			consumer				
ACCOUNT NO. XXXXX 43604		J					31.95
Harris N.A. PO Box 6201 Palatine, IL 60094-4033		consumer					
ACCOUNT NO. <b>7658</b>		W	-				24.30
Horizon Behavioral Health c/o Financial Control Solutions PO Box 668 Germantown, WI 53022-0668			medical				

Sheet no.  $\underline{5}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

1,488.92 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
	-	Debtors	(	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7630062		Н					439.00
Indiana Physician Services PO Box 32006 Birmingham, AL 35222-1308			medical				
ACCOUNT NO. 335324-1		н					3,551.57
ISU Credit Union c/o C.U. Recovery, Inc 26263 Forest Blvd Wyoming, MN 55092-8033		-	consumer				•
ACCOUNT NO. V18967083		w					2,182.64
Kishwaukee Community Hospital Mail Processing Center PO Box 739 Moline, IL 61266-0739			medical				
ACCOUNT NO. 798192414081xxxx		н					1,441.00
Lowes PO Box 981400 C8 11 El Paso, TX 79998-1400			consumer				
ACCOUNT NO. 853066xxxx		Н					2,806.00
Midland Credit Management 8875 Aero Dr Suite 200 San Diego, CA 92123-2255			consumer				

Sheet no.  $\underline{6}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 10,420.21

Total > chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-40193 Doc 1 Filed 10/26/09 Entered 10/26/09 15:37:03 Desc Main Document Page 22 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
			(If known)	
		Dobtors	(II KNOWN)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 60315		w					6,411.00
Mohr, Hill & Smiekel, P.C. 1485 Commerce Dr. Algonquin, IL 60102			consumer				
ACCOUNT NO. 36000141		н					12,225.00
MRU Holdings Inc MRU Originations, Inc 1114 Ave of Americas 30th Floor New York, NY 10036	L		student loans				·- <b>,</b>
ACCOUNT NO. 218263		Н					31.00
Northwest Indiana Cardiovascular 2000 Roosevelt Rd Valparaiso, IN 46383-2800			medical				
ACCOUNT NO. XXXX 6760		w					505.45
Old Navy PO Box 981064 El Paso TX 79998-1064			consumer				
ACCOUNT NO. <b>890730-111</b>		Н					95.85
Pathology Consultants, Inc 5935 Rivers Ave., Suite 101 N Charleston, SC 29406			medical				

Sheet no.  $\underline{7}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 19,268.30

Total > chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-40193 Doc 1 Filed 10/26/09 Entered 10/26/09 15:37:03 Desc Main Document Page 23 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
	-	Debtors	(	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7630062		Н					2,002.98
Porter 814 LaPorte Ave. Valparaiso, IN 46383			medical				
ACCOUNT NO. <b>6273</b>		w					25.62
Prairie Point Ob & Gyn Ltd. PO Box 823 DeKalb, IL 60115-0823			medical				
ACCOUNT NO. XXXXXX4972		w					195.00
Quest Diagnostics PO Box 64804 Baltimore, MD 21264-4804			medical				
ACCOUNT NO. XXXXXXX0770		w					199.71
Quest Diagnostics PO Box 64804 Baltimore, MD 21264-4804		medical					
ACCOUNT NO. XXXXXXX0055		w					318.44
Quest Diagnostics PO Box 64804 Baltimore, MD 21264-4804			medical				

Sheet no.  $\,\underline{8}\,$  of  $\underline{10}\,$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

2,741.75 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
			(If known)	
		Dobtors	(II KNOWN)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 198519		Н					47.00
Radiologic Associates NW IN Inc 825 E. Lincolnway Valparaiso, IN 46383-5803			medical				
ACCOUNT NO. 91278-OKRT1		w					552.00
Reddy Medical Associates Ltd. PO Box 2184 Indianapolis, IN 46206-2184	l		medical				
ACCOUNT NO. XXXX6171		w					301.32
Rush-Copley Medical Center 2000 Ogden Ave. Aurora, IL 60504			medical				
ACCOUNT NO. 9603		w					110.00
Shaun Mathen, DO PO Box 1509 Elgin, IL 60121-1509			medical				
ACCOUNT NO. 13851312		Н					1,347.28
SLM Financial Corp c/o AlliedInterstate Inc 800 Interchange West 435 Ford Rd Minneapolis, MN 55426-1096			consumer				

Sheet no.  $\,\underline{9}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

2,357.60 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

,	In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
Dobtors (If known)				_ <del>,</del>	known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>SD0003038</b>		W					112.20
Sycamore Fire Ambulance Service PO Box 1029 DeKalb, IL 60115			medical				
ACCOUNT NO. XXX 866		W					161.53
Victoria's Secret WFNNB Customer Service P.O. Box 182273 Columbus, OH 43218-2273			consumer				
ACCOUNT NO. XXXX 3572		Н					2,207.06
Washington Mutual PO Box 660433 Dallas TX 75266-0433			consumer				
ACCOUNT NO. XXXX 8887		w					7,499.59
Wells Fargo Card Services P.O. Box 10347 Des Moines IA 50306			consumer				

Sheet no.  $\underline{10}$  of  $\underline{10}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 9,980.38

Total > \$ 220,795.23

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n re:	<b>Edward Michael Farmer</b>	Danielle Rae Farmer	Case No	
		Debtors		(If known)

# **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re: Edward Michael Farmer	Danielle Rae Farmer  Debtors	Case No	(If known)
✓ Check this box if debtor has		- CODEBTORS	
NAME AND ADDRE	SS OF CODEBTOR	NAME AND ADDRESS O	F CREDITOR

(		2000
In re	<b>Edward Michael Farmer Da</b>	nielle Rae Farmer

Case	No	

**Debtors** 

(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: married	DEPENDENTS OF	DEBTOR AND S	SPOUSE		
	RELATIONSHIP(S):			AGE(S	5):
Employment:	DEBTOR		SPOUSE		
Occupation stude	ent	director			
Name of Employer		La Petit A	cademy		
How long employed		2 years			
Address of Employer					
INCOME: (Estimate of average or case filed)	projected monthly income at time	D	EBTOR		SPOUSE
Monthly gross wages, salary, and (Prorate if not paid monthly.)     Estimate monthly overtime	d commissions	\$ \$	0.00	\$ <u>_</u> \$ <u>_</u>	2,549.99 0.00
3. SUBTOTAL		\$	0.00	\$	2.549.99
4. LESS PAYROLL DEDUCTION	S	Ψ	0.00	Ψ	2,349.99
a. Payroll taxes and social se	ecurity	\$	0.00	\$	465.83
b. Insurance	·	\$	0.00	\$	108.33
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify)		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	0.00	\$	574.17
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	0.00	\$	1,975.83
7. Regular income from operation of	of business or profession or farm				
(Attach detailed statement)		\$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or suppo debtor's use or that of depend	ort payments payable to the debtor for the dents listed above.	\$	0.00	\$	0.00
11. Social security or other government	ment assistance	•	E 40.00	•	0.00
(Specify) va disability		\$ \$	540.00	\$	0.00
12. Pension or retirement income		Ψ	0.00	\$	0.00
13. Other monthly income					
(Specify)		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	540.00	\$	0.00
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	540.00	\$	1,975.83
16. COMBINED AVERAGE MON totals from line 15)	THLY INCOME: (Combine column		\$ 2,515	5.83	
, , , , , , , , , , , , , , , , , , ,	ease in income reasonably anticipated to occur within	Statistical Su	mmary of Čertain L	iabilitie	and, if applicable, on s and Related Data)

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**B6J (Official Form 6J) (12/07)** 

In re Edward Michael Farmer Danielle Rae Farmer	Case No.	
Debtors	(If known)	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a se expenditures labeled "Spouse."	parate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	325.00
a. Are real estate taxes included? Yes No ✓	·	020.00
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	0.00
c. Telephone	\$	100.00
d. Other cable	\$	50.00
3. Home maintenance (repairs and upkeep)	<u> </u>	0.00
4. Food	\$	400.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	10.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	10.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	35.00
e. Othe <u>r</u>	_ \$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other school misc	\$	100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,		4 050 00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,250.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	e filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	540.00
b. Average monthly expenses from Line 18 above	\$	1,250.00
c. Monthly net income (a. minus b.)	\$	-710.00

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B6J (Official Form 6J) (12/07) - Cont.

In re Edward Michael Farmer Danielle Rae Farmer	Case No.
Debtors	(If known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

#### SPOUSE

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	550.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	50.00
c. Telephone	\$	100.00
d. Other cable internet	\$	100.00
3. Home Maintenance (Repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	10.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	175.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,005.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		2,003.00
19. Describe any increase or decrease in expenditures reasonably anticipate to occur within the year following the	filing of this docum	nent:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,975.83
b. Average monthly expenses from Line 18 above	\$	2,005.00
c. Monthly net income (a. minus b.)	\$	-29.17

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Edward Michael Farmer	Danielle Rae Farmer	Case No.	
		Debtors	•	(If known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I de	eclare under penalty of perjury that I have read the foregoing s	summary and schedules, consisting of	
sheets, a	and that they are true and correct to the best of my knowledge	e, information, and belief.	
Date:	10/26/2009	Signature: s/ Edward Michael Farmer	
		Edward Michael Farmer	_
		Debtor	
Date:	10/26/2009	Signature: s/ Danielle Rae Farmer	
		Danielle Rae Farmer	
		(Joint Debtor, if any)	
		[If joint case, both spouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

	Edsteili Division			
In re:	<b>Edward Michael Farmer</b>	Danielle Rae Farmer	Case N	lo
		Debtors	,	(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
7,000.00	State Farm Ins	2007
29,000.00	Chalk Pre School	2007
29,710.00	Learning Care Group	2008
4,170.00	Steven Polick	2008
900.00	Steven Polick	2009
23,469.00	Learning Care Group	2009

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
4,000.00	gross receipts from rental	2007
1,500.00	VA disability	2007
1,500.00	va disability	2008
8,000.00	Gross receipts from rental	2008
2,100.00	va disability	2009

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None V

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **CREDITOR** 

DATES OF **PAYMENTS** 

**AMOUNT** PAID

**AMOUNT** STILL OWING

2

None V

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS **AMOUNT** PAID OR VALUE OF **TRANSFERS**  **AMOUNT** STILL **OWING** 

None Ø

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**  **AMOUNT** PAID

**AMOUNT** STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER **IRMO Farmer** 

NATURE OF PROCEEDING divorce

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

unknown

**McHenry County** 

pendina

None  $\mathbf{\Lambda}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE** 

DESCRIPTION AND VALUE OF **PROPERTY** 

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#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION** DATE OF REPOSSESSION, NAME AND ADDRESS FORECLOSURE SALE. AND VALUE OF TRANSFER OR RETURN **PROPERTY** OF CREDITOR OR SELLER

07/01/2009 518 E. Chestnut St., Bloomington IL CitiMortgage P.O. Box 9438 61701

Gaithersburg, MD 20898-9438 value was less than the amount of the

mortgage

3

#### 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None  $\mathbf{\Lambda}$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN **CASE TITLE & NUMBER ORDER PROPERTY** 

#### 7. Gifts

None  $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **DESCRIPTION** RELATIONSHIP OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT** 

#### 8. Losses

None  $\mathbf{\Lambda}$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION** DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Daniel K. Robin Ltd. 2354705 121 S. Wilke Rd. Suite 201 Arlington Heights, IL 60005 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

4

\$1,500

#### 10. Other transfers

None **☑**  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

None 
☑

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Harris Bank TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE 3 checking accounts final balances were all negative

AMOUNT AND DATE OF SALE OR CLOSING

August 2008

12. Safe deposit boxes

None **✓**  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER
OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,
OTHER DEPOSITORY TO BOX OR DEPOSITOR CONTENTS IF ANY

#### 13. Setoffs

None **☑**  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

Ø

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

1389 Floreesta Lane Danielle 5/08 to 1/09

Crystal Lake IL 60014

403 Edward Lane Edward May 2008 to May 2009

Valaparaso IN

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

6

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None 

✓

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None 
✓

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None ☑

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

## 18. Nature, location and name of business

None  $\square$ 

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or

equity securities within the six years immediately preceding the commencement of this case. LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF **BEGINNING AND ENDING** BUSINESS

DATES

7

None  $\square$  NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature s/ Edward Michael Farmer Date 10/26/2009 of Debtor **Edward Michael Farmer** 

Date 10/26/2009 Signature s/ Danielle Rae Farmer

of Joint Debtor Danielle Rae Farmer

(if any)

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B 8 (Official Form 8) (12/08)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re	Edward Michael Farmer Danielle Rae Farn	ner Case No.	
	Debtors		Chapter 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1			
Creditor's Name: Wells Fargo Auto Finance	-	Describe Property Securing Debt: 2006 Pontiac G6	
Property will be <i>(check one)</i> :  Surrendered	☐ Retained		
If retaining the property, I intend to ( Redeem the property Reaffirm the debt	(check at least one):		
Other. Explain	(for example, av	oid lien using 11 U.S.C. § 522(f))	
	Not claimed as unexpired leases. (All three columns	·	
☐ Claimed as exempt  ART B – Personal property subject to ach unexpired lease. Attach additional	o unexpired leases. (All three columns	·	
☐ Claimed as exempt  ART B – Personal property subject to	o unexpired leases. (All three columns	·	

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B 8 (Official Form 8) (12/08)

s/ Danielle Rae Farmer

Danielle Rae Farmer

Signature of Joint Debtor (if any)

B 203 (12/94)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Fastern Division

			Eastern Division		
In re:	<b>Edward Michael Farme</b>	r	Danielle Rae Farmer	Case No.	
		Debtors		Chapter 7	
	DISCLO	OSURE O	FOR DEBTOR	OF ATTORNEY	
an pa	nd that compensation paid to me with	in one year befor be rendered on b	016(b), I certify that I am the attorney to the filing of the petition in bankruptcy behalf of the debtor(s) in contemplation	, or agreed to be	
	For legal services, I have agreed to	o accept		\$	1,500.00
	Prior to the filing of this statement	I have received		\$	1,500.00
	Balance Due			\$	0.00
2. Tł	ne source of compensation paid to m	e was:			
	✓ Debtor		Other (specify)		
3. Th	ne source of compensation to be paid	to me is:			
	☐ Debtor		Other (specify)		
4.	I have not agreed to share the a of my law firm.	above-disclosed o	compensation with any other person ur	nless they are members and associates	i
	<u> </u>		pensation with a person or persons wh with a list of the names of the people sl		
	return for the above-disclosed fee, I ncluding:	have agreed to re	ender legal service for all aspects of th	e bankruptcy case,	
a)	<ul> <li>Analysis of the debtor's financia a petition in bankruptcy;</li> </ul>	ll situation, and re	endering advice to the debtor in determ	ining whether to file	
b)	Preparation and filing of any per	tition, schedules,	statement of affairs, and plan which m	ay be required;	
c)	Representation of the debtor at	the meeting of cr	reditors and confirmation hearing, and	any adjourned hearings thereof;	
d)	) [Other provisions as needed]				
	None				
6. B	y agreement with the debtor(s) the al	bove disclosed fe	ee does not include the following service	es:	
	None				
			CERTIFICATION		
	certify that the foregoing is a comple resentation of the debtor(s) in this ba		ny agreement or arrangement for payr ding.	nent to me for	
Dat	red: 10/26/2009				
			s/Daniel K. Robin Daniel K. Robin, Bar No.	2354705	

Daniel K. Robin Ltd. 2354705

Attorney for Debtor(s)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of the Debtor

We, the debtors, affirm that we have received and read this notice.

Edward Michael Farmer	X <u>s/ Edward Michael Farmer</u>	10/26/2009
Danielle Rae Farmer	Edward Michael Farmer	
Danielle Rae Farillei	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	Xs/ Danielle Rae Farmer	10/26/2009
Case No. (if known)	Danielle Rae Farmer	
`	Signature of Joint Debtor	Date

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B 1D (Official Form 1, Exhibit D) (12/08)

#### UNITED STATES BANKRUPTCY COURT

# Northern District of Illinois Eastern Division

In re	<b>Edward Michael Farmer</b>	Danielle Rae	Case No.	
	Farmer			
	Debtor(s)		_	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

o stop creditors' collection activities.	•
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and to separate Exhibit D. Check one of the five statements below and attach any documents as directed.	file
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit ounseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunition available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt appayment plan developed through the agency.	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credi ounseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitor available credit counseling and assisted me in performing a related budget analysis, but I do not have a ertificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to btain the services during the five days from the time I made my request, and the following exigent circumstance nerit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

responsibilities.);

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J 15 (		Disability. (De reasonable eff	fined in 11 U.S.C. § 1	09(h)(4) as physically impaire credit counseling briefing in p		
	Active military duty in a military combat zone.					
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signati	ure of Debtor:	s/ Danielle Rae			_	
Date:	10/26/2009					

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#### **UNITED STATES BANKRUPTCY COURT**

# **Northern District of Illinois Eastern Division**

In re	<b>Edward Michael Farmer</b>	Danielle Rae	Case No.	
	Farmer			
	Debtor(s)			(if known)

# **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH**

CREDIT COUNSELING REQUIREMENT
Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court caldismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the <b>180 days before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

<b>4</b> .	. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Mu	ust be accompanied by a motion for determination by the court.]
	☐ Incapacity (Defined in 11 H.S.C. § 109(h)(4) as impaired by reason of mental illness

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

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Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);				
Active military duty in a military combat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debto	s/ Edward Mi Edward Mich			
Date: 10/26/2009				